

REMARKS

Reconsideration is requested. Claims 1, 3-6, 14, 15 and 17 are amended. The amendment to claim 1 is supported, for example, in Figure 5B. Claims 3-6 are amended to track the amendments to claim 1. The amendment to claim 15 is supported, for example, in Figure 2. Claim 17 is amended to depend from new claim 21. Claims 18-22 are new. Claims 18 and 19 are supported, for example, in Figure 5B. Claim 20 is supported, for example, in Figure 5E. Claim 21 is supported, for example, in Figure 2. Claim 2 is cancelled without prejudice or disclaimer. Claim 22 is supported by prior claim 1 and Figure 5B. Claims 1 and 3-22 are pending.

Please note that on January 10, 2008, Applicant submitted a Revocation of Power of Attorney With New Power of Attorney and Change of Correspondence Address. Applicant requests that the revocation be acted on and that all future communications in this case be directed to the address associated with Customer Number 52835.

§103 Rejections:

Claim 1 is rejected as being unpatentable over PR Newswire, "Consumers Gain Immediate and Full Access to Credit Score Used by Majority of U.S. Lenders" (PR Newswire). This rejection is traversed.

Claim 1 is directed to a method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit that requires, inter alia, an on-line consumer credit information management system providing retrieved credit information, comprising a plurality of credit items, each associated with a specific credit grantor, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via a computer. Claim 1 further requires that the on-line consumer credit information management system provide the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.

One advantage of the method recited in claim 1 is that the consumer can select one of the displayed links associated with a credit item the consumer believes is inaccurate and can directly communicate with the credit grantor to investigate any inaccuracy and have the inaccuracy corrected. The only entity that can correct one of the displayed credit items is the credit grantor who reported the information contained in the displayed credit item. However, the consumer has the right to request that erroneous information be investigated and, if found to be incorrect, be corrected. The credit reporting bureaus themselves cannot change the information contained in a credit report unless and until the credit grantor reports the new credit information. Nor can the on-line consumer credit management system change the information.

PR Newswire does not teach or suggest these features. PR Newswire is directed to a software program that helps consumers understand their credit standing by providing users with online access to their FICO score, along with an Equifax credit report and personalized analysis of the FICO score and suggestions for improving or maintaining that score. This is achieved by combining a repository of consumer data and Fair, Isaac's credit score formula (see page 1, last paragraph and page 2, first paragraph of PR Newswire).

However, nowhere does the software program described in PR Newswire teach or suggest providing retrieved credit information comprising a plurality of credit items, each associated with a specific credit grantor, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via a computer.

The rejection asserts that it would be obvious to one skilled in the art to modify the software in PR Newswire to provide a consumer with the ability to communicate directly with the one or more credit grantors regarding the retrieved credit information and that one skilled in the art would be motivated to do so in order to ensure that consumers have the ability to resolve their credit discrepancies by themselves. Yet, nowhere does PR Newswire provide motivation to modify its software to include credit information in an active itemized format with the ability for consumers to communicate

directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.

The rejection further asserts that if a consumer notices a discrepancy, they will themselves contact customer service (1-800#) and resolve any discrepancies in their statements themselves. However, as stated above, claim 1 requires providing retrieved credit information to the consumer in an active itemized format comprising a plurality of active links and also providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item. This is not taught or suggested by PR Newswire. For at least these reasons claim 1 is patentable over PR Newswire and should be allowed.

Claims 2-5, 12 and 13 are rejected as being unpatentable over PR Newswire in view of Duhon (US Patent No. 6,311,169). This rejection is traversed. Claims 3-5, 12 and 13 depend from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Also, with respect to claim 3, nowhere does Duhon teach or suggest computing a consumer's credit score based upon at least one credit report using an on-line consumer credit information management system. Duhon is directed to an on-line consumer credit data reporting system that stores current and historical consumer credit information and provides users this data to better determine the credit worthiness of a consumer based in part on a credit risk score (see column 11, line 62-column 12, line 6). The credit risk scores, which may include bankruptcy risk scores, delinquency risk scores, response probability scores, profitability scores and collection scores is not a credit score, which is discussed separately in Duhon as being obtained from a massive single instance database (see column 11, lines 35-42 of Duhon). Thus, nowhere does Duhon teach or suggest computing a consumer's credit score based upon at least one credit report as required by claim 3.

Claims 6-8 are rejected as being unpatentable over PR Newswire in view of Chapman (US Patent No. 7,028,052). This rejection is traversed. Claims 6-8 depend

from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Claim 9 is rejected as being unpatentable over PR Newswire in view of Chapman and further in view of Duhon. This rejection is traversed. Claim 9 depends from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Claim 10 is rejected as being unpatentable over PR Newswire in view of Chapman and further in view of Ferguson III (US Patent Publication No. 2002/0173994). This rejection is traversed. Claim 10 depends from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Claim 11 is rejected as being unpatentable over PR Newswire in view of Hudock (US Patent Publication No. 2004/0111359). This rejection is traversed. Claim 11 depends from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Claims 14-17 are rejected as being unpatentable over PR Newswire in view of Duhon in view of Chapman and further in view of Hudock. This rejection is traversed.

Claim 14 is directed to a method for on-line monitoring and control of credit information of a consumer of credit that requires, inter alia, providing an on-line consumer credit information management system that allows a consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining and tracking credit reports and/or scores; monitoring credit; reporting lost credit cards; identity theft reporting; calculating hypothetical interest rates that the consumer should pay for specific types of loans based on the consumer's credit information; and accessing credit information archived by the on-line consumer credit information management system.

The combination of PR Newswire, Duhon, Chapman and Hudock does not teach or suggest these features. As discussed above, PR Newswire is directed to a software program that helps consumers understand their credit standing by combining a repository of consumer data and Fair, Isaac's credit score formula (see page 1, last paragraph and page 2, first paragraph of PR Newswire). The rejection asserts that PR Newswire, Duhon, Chapman and Hudock each teach a particular service recited in claim 14. However, nowhere does PR Newswire, Duhon, Chapman or Hudock contemplate or suggest modifying its software program to include two or more of the services recited in claim 14.

The claimed on-line consumer credit information management system provides a one stop hub for performing various credit services for the consumer. PR Newswire, Duhon, Chapman or Hudock do not teach or suggest combining services, or the advantages and benefits that derive from combining services.

The rejection asserts that Hudock teaches computing interest rates. Hudock teaches a mortgage module that creates a loan to value illustration for the consumer illustrating such information as the difference in interest rates of certain loans and a credit card module that compares credit card interest rates contained in a database provided by credit card companies (see paragraphs [0050] and [0053] of Hudock). The interest rates referenced in Hudock are not calculated based on the consumer's credit information. Instead, the interest rates in Hudock are predefined and obtained from the credit card companies. Calculating interest rates based on the consumer's credit information arms the consumer with the hypothetical interest rates they should be entitled to, so that the consumer can compare those rates with the rates offered to them by credit grantors. The consumer can then determine whether or not the interest rates offered by credit grantors are acceptable or not, and can use their knowledge of what rates they should be entitled to in order to bargain for better rates.

For at least these reasons, claim 14 is patentable over the combination of PR Newswire, Duhon, Chapman and Hudock and should be allowed. Claims 16 and 17 depend from claim 14 and should be allowed for at least the same reasons.

With respect to new claim 21, PR Newswire, Duhon, Chapman and Hudock do not teach or suggest that the various services recited in claim 14 obtain credit information

used by the services from the credit information management database of the on-line consumer credit information management system. By obtaining the credit information from the database, the need for each service to access the credit reporting bureau to obtain the credit information needed by each service is eliminated.

With respect to new claim 22, PR Newswire, Duhon, Chapman and Hudock do not teach or suggest providing active links associated with credit grantors.

Conclusion:

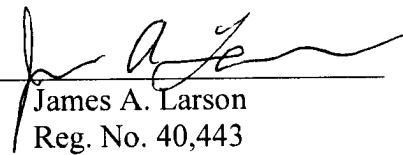
Applicant requests reconsideration of the claims and further requests the Examiner to allow the application. The Examiner may telephone the undersigned at 612.455.3805 if there are any questions or issues that can be easily resolved.

Respectfully submitted,

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